

Easement

D-196
Richardson Maritime Museum
(Dorchester National Bank)
Cambridge
1889, 1908 and later
Private

The Richardson Maritime Museum building, formerly the Dorchester National Bank, occupies a key corner in the center of Cambridge's business district. The two-story, Romanesque and neoclassical brick bank building was erected in four distinct periods spanning the years between 1889 and the mid twentieth century. In the summer of 1889, the Dorchester National Bank trustees purchased the corner lot and dwelling located at the intersection of High, Poplar and Locust streets. Within a few months, construction was begun under the careful and talented guidance of architect J. Benjamin Brown, who provided for the bank trustees a stylish Romanesque Revival brick bank building highlighted by rusticated brown sandstone arches and reddish orange terra-cotta molded decorations under the windows on the side elevations. An ornamental pressed metal cresting above the neoclassical cornice proudly announced in bold block letters the name of the institution, "Dorchester National Bank." The *Democrat and News* announced on January 18, 1890, that "The directors of the Dorchester National Bank met for the first time in their new building on Tuesday. At a stockholders meeting the same day, the following directors were re-elected for another year; A. J. Foble, Wm F. Applegarth, James Wallace, R. T. Wright, Dan'l H. LeCompte, Dr. I. H. Houston, E. W. LeCompte, and J. Winfield Henry of Baltimore."

Despite the intricately conceived design and beautifully crafted nature of the Romanesque Revival buildings, its size was outdated within less than twenty years. In

1908, the bank trustee financed the expansion of the 1889 building, although only the southeast corner and side wall facing High and Locust streets were retained. The footprint of the building was enlarged and raised to two stories. While the Romanesque arches were retained with the new design, the overall character of the enlarged brick bank was largely neoclassical to suit the prevailing style of the early twentieth century. Modillion block cornices encircle the building at two levels and intricate columned recesses highlight the center bays on the second story. Accenting the center bay on the southeast side is a neoclassical pediment with the date 1908 worked into the relief decoration. The bank was enlarged in two additional building programs with rear wings erected during the early to mid twentieth century.

In 1915 the Dorchester National Bank merged with the Eastern Shore Trust Company, and after August 1933, the bank was known as the County Trust Company of Maryland. During the mid twentieth century, the County Trust Company was blended with the Baltimore National Bank, renamed at the time, the Maryland National Bank. Lastly, the Maryland National Bank was merged into Nationsbank in 1994. Following the Nationsbank merger, the old Dorchester National Bank building, deemed surplus property, was sold to the James B. Richardson Foundation for a new use as a maritime museum that opened to the public in April 1996.

The Maryland Historical Trust

Maryland Inventory of

Historic Properties Form

Inventory No. D-196

Easement

1. Name of Property

(indicate preferred name)

historic Dorchester National Bank, Eastern Shore Trust Co., Maryland National Bank
other Richardson Maritime Museum

2. Location

street and number 401 High Street not for publication
city, town Cambridge vicinity
county Dorchester

3. Owner of Property

(give names and mailing addresses of all owners)

name The James B. Richardson Maritime Museum
street and number P. O. Box 1198 telephone 410-221-1871
city, town Cambridge state MD zip code 21613

4. Location of Legal Description

courthouse, registry of deeds, etc. Dorchester County Clerk of Court liber PLC 306 folio 65
city, town Cambridge tax map 301 tax parcel 304 tax ID number 132654

5. Primary Location of Additional Data

- ☐ Contributing Resource in National Register District
☐ Contributing Resource in Local Historic District
☐ Determined Eligible for the National Register/Maryland Register
☐ Determined Ineligible for the National Register/Maryland Register
☐ Recorded by HABS/HAER
☐ Historic Structure Report or Research Report at MHT
☐ Other: _____

6. Classification

Category	Ownership	Current Function	Resource Count
<input type="checkbox"/> district	<input type="checkbox"/> public	<input type="checkbox"/> agriculture	Contributing
<input checked="" type="checkbox"/> building(s)	<input checked="" type="checkbox"/> private	<input type="checkbox"/> landscape	Noncontributing
<input type="checkbox"/> structure	<input type="checkbox"/> both	<input checked="" type="checkbox"/> commerce/trade	<u>1</u> buildings
<input type="checkbox"/> site		<input type="checkbox"/> defense	<u> </u> sites
<input type="checkbox"/> object		<input type="checkbox"/> domestic	<u> </u> structures
		<input type="checkbox"/> education	<u> </u> objects
		<input type="checkbox"/> funerary	<u>1</u> Total
		<input type="checkbox"/> government	
		<input type="checkbox"/> health care	
		<input type="checkbox"/> industry	
		<input type="checkbox"/> recreation/culture	
		<input type="checkbox"/> religion	
		<input type="checkbox"/> social	
		<input type="checkbox"/> transportation	
		<input type="checkbox"/> work in progress	
		<input type="checkbox"/> unknown	
		<input type="checkbox"/> vacant/not in use	
		<input type="checkbox"/> other:	

Number of Contributing Resources
previously listed in the Inventory

7. Description

Inventory No. D-196

Condition

<input type="checkbox"/> excellent	<input type="checkbox"/> deteriorated
<input checked="" type="checkbox"/> good	<input type="checkbox"/> ruins
<input type="checkbox"/> fair	<input type="checkbox"/> altered

Prepare both a one paragraph summary and a comprehensive description of the resource and its various elements as it exists today.

The Richardson Maritime Museum, housed in the former Dorchester National Bank, is located at 401 High Street on the northwest corner of the intersection of High and Locust streets in the central business district of Cambridge, Dorchester County, Maryland. The two-story, three-bay stretcher bond brick bank, erected in four phases, faces southeast with a low pitched hip roof oriented on a northwest/southeast axis. The exterior of the oldest portions of the building have been sandblasted of paint layers to expose the red brick structure. The original bank building, a single-story Romanesque Revival was built in 1889. In 1908, the building was radically altered with near destruction of the original building. Only the first story of the northeast side dates to 1889. The 1908 rebuilding of the bank involved enlarging the overall footprint of the structure as well as raising it to a two-story height. Within five to ten years following the rebuild, the building was extended with a single-story flat roofed rear wing. A mid twentieth century infill addition was built in the rear corner around 1950-60.

The southeast (main) elevation is a symmetrical three-bay façade with a center double door entrance topped by a round, Romanesque arch of rusticated stonework springing from medieval style carved stone impost blocks. The arch frames a single-pane transom window. The doors are twentieth century steel and glass replacements. The spandrel above the arch is enhanced with medieval style foliate carvings similar to the impost blocks, and the corners of spandrels are two small brownstone medallions that inscribed with the dates, 1889 and 1908. The 1889 date is featured in the left spandrel and 1908 is worked into the right spandrel. Both dates are very faint due to sandblasting.. The bays to each side of the entrance are defined by large single-pane windows featuring the same rusticated round stone arch as the entrance. Iron fragments of former security grills remain imbedded in the brickwork on each side of the windows. A rusticated stone sill continues across the wall surface to the corner. The carved stone imposts and spandrels are repeated as well. Short sections of brick wall surface on the outer side of the windows is marked by small single-pane sash windows topped by small rusticated stone arches with a shell carved stone infill and rusticated stone sill that is a continuation of the stone sills under the adjacent windows. The wall surface above the first floor openings is defined by a classical modillion block cornice that visually separates the two stories of the 1908 bank. The second story combines Romanesque and neoclassical architectural finishes. The wall surface is divided into three sections by four brick pilasters with brownstone capitals and bases. The center bay is the most dominant with a neoclassical pediment centered above a recessed wall section fronted by five fluted Ionic columns separating four vertical window units divided into two sections. The upper section of the window unit has multi-pane fixed light, whereas the section below is fitted with a single pane. The outer bays of the recess are defined by vertical panels with quadrant corners. The neoclassical pediment features a decorated tympanum with scrollwork and cartouche. The cartouche has the date, 1908, worked into the composition. The cornice is enriched with rows of dentils and modillion blocks that continues across the entire front to the outside corners of the building. The outer bays of the second floor are defined

Maryland Historical Trust

Maryland Inventory of Historic Properties Form

Inventory No. D-196

Name Richardson Maritime Museum
Continuation Sheet

Number 7 Page 1

by round Romanesque arches of rusticated stone that frame window units fitted with rusticated stone sills.

The northeast side elevation of the main bank building facing Locust Street is a three-bay façade. The first story constitutes the largest portion of the original 1889 bank building. A large round arched Romanesque Revival window is fitted with a single-pane sash and a round arched transom window. The arch is executed in brown sandstone as is the spandrel around the perimeter of the arch. The molded watertable below the window sill level is pierced by small rectangular vents. The windows to each side of the center window are single-pane sash; the southeast window retains a rusticated brown sandstone sill, and decorative terra cotta medallion panels below the sill. The medallion panels are similar to the inset terra cotta decoration used as the William Fletcher Mansion (D-194), erected down the street in 1887-88. The window on the northeast corner has the decorative terra cotta panels as well, but the sill has been altered with later granite. Stretching across the mid level of the old bank building is a neoclassical modillion block cornice enriched with a dentiled bed molding. The second story is similar to the south front with a columned center bay recess flanked by round arched windows with rusticated sandstone arches. To each side of the recess as well as the outside corners of the elevation the wall is defined by projecting pilasters trimmed with sandstone capitals and bases. The top of the wall is finished with a classical modillion block cornice that stretches around the perimeter of the building.

The rear wall of the bank building is largely covered by two periods of rear wing additions. Attached to the west side of the rear wall is a shorter single-story wing erected around 1920. The addition was designed and built to closely match the 1908 detailing. The two-story flat-roofed brock addition on the east side, on the other hand, was built in a mid twentieth century form and finish with plainer exterior detailing characteristic of the 1950s and 1960s. The two-bay by two-bay mid twentieth century addition is defined by single-pane sash windows fitted with stone lintels and sills and decorative masonry panels between the windows on the Locust Street side.

The interior has been reworked several times during the mid to late twentieth century, and its principal lobby is now exhibit space for the Richardson Maritime Museum. Brown veined marble wainscoting remains in place on some wall surfaces. There are two bank vaults in place, one from the Diebold, Inc. of Canton, Ohio and the other from York Safe and Lock Company of Baltimore, Maryland. Access into the upper level of the building reveals an unfinished space with exposed framing members and brick walls.

8. Significance

Inventory No. D-196

Period	Areas of Significance	Check and justify below		
<input type="checkbox"/> 1600-1699	<input type="checkbox"/> agriculture	<input type="checkbox"/> economics	<input type="checkbox"/> health/medicine	<input type="checkbox"/> performing arts
<input type="checkbox"/> 1700-1799	<input type="checkbox"/> archeology	<input type="checkbox"/> education	<input type="checkbox"/> industry	<input type="checkbox"/> philosophy
<input checked="" type="checkbox"/> 1800-1899	<input checked="" type="checkbox"/> architecture	<input type="checkbox"/> engineering	<input type="checkbox"/> invention	<input type="checkbox"/> politics/government
<input checked="" type="checkbox"/> 1900-1999	<input type="checkbox"/> art	<input type="checkbox"/> entertainment/ recreation	<input type="checkbox"/> landscape architecture	<input type="checkbox"/> religion
<input type="checkbox"/> 2000-	<input type="checkbox"/> commerce	<input type="checkbox"/> ethnic heritage	<input type="checkbox"/> law	<input type="checkbox"/> science
	<input type="checkbox"/> communications	<input type="checkbox"/> exploration/ settlement	<input type="checkbox"/> literature	<input type="checkbox"/> social history
	<input type="checkbox"/> community planning		<input type="checkbox"/> maritime history	<input type="checkbox"/> transportation
	<input type="checkbox"/> conservation		<input type="checkbox"/> military	<input type="checkbox"/> other: _____

Specific dates Founded 1889

Architect/Builder J. Benjamin Brown, architect

Construction dates 1908

Evaluation for:

☐ National Register

☐ Maryland Register

☒ not evaluated

Prepare a one-paragraph summary statement of significance addressing applicable criteria, followed by a narrative discussion of the history of the resource and its context. (For compliance projects, complete evaluation on a DOE Form – see manual.)

SIGNIFICANCE

The Richardson Maritime Museum building, formerly the Dorchester National Bank, occupies a key corner in the center of Cambridge's business district. The two-story Romanesque and neoclassical brick bank building was built in four distinct periods spanning the period between 1889 and the mid twentieth century. In the summer of 1889, the Dorchester National Bank purchased the corner lot and dwelling located at the prominent intersection of High, Poplar and Locust streets.¹ Within a few months construction was begun under the careful guidance of J. Benjamin Brown, who provided for the bank trustees a stylish Romanesque Revival brick bank building highlighted by rusticated brown sandstone arches and reddish-orange terra cotta molded decorations under the windows on the side elevations. An ornamental pressed metal cresting above the neoclassical cornice proudly announced in bold block lettering the name of the institution, Dorchester National Bank. The *Democrat and News* announced on January 18, 1890, that "The directors of the Dorchester National Bank met for the first time in their new building on Tuesday. At a stockholders meeting the same day, the following directors were re-elected for another year; A. J. Foble, Wm F. Applegarth, James Wallace, R. T. Wright, Dan'l H. LeCompte, Dr. I. H. Houston, E. W. LeCompte, and J. Winfield Henry of Baltimore."²

Despite the intricately conceived design and beautifully crafted nature of the handsome Romanesque Revival building, its size was outdated within less than twenty years. In 1908 the bank trustees financed the expansion of the 1889 building, although only the southeast corner and side wall facing High and Poplar were retained. The footprint of the building was enlarged and raised to two stories. While the Romanesque arches were retained within the new design, the overall character of the enlarged bank was largely neoclassical with modillion block cornices and intricate columned recesses within the center bays on the second floor. Accenting the center bay is a neoclassical pediment with the date 1908 worked in the relief decoration. The bank was enlarged in two additional building programs with rear wings built during the early to mid twentieth century.

¹ Dorchester County Land Record, CL 12/603, 18 July 1889, Dorchester County Courthouse.

² *Democrat and News*, 18 January 1890, microfilm at the Dorchester County Library.

Maryland Historical Trust Maryland Inventory of Historic Properties Form

Inventory No. D-196

Name Richardson Maritime Museum
Continuation Sheet

Number 8 Page 1

In 1915, the Dorchester National Bank merged with the Eastern Shore Trust Company, and after August 1933, the bank was known as the County Trust Company of Maryland. During the mid twentieth century the County Trust Company was blended with the Baltimore National Bank, renamed at the time, the Maryland National Bank.³ Lastly, the Maryland National Bank was merged into Nationsbank in 1994.⁴ Following the Nationsbank merger, the old Dorchester National Bank building, deemed surplus property, was sold to the James B. Richardson Foundation for its new use as a maritime museum, which opened in April 1996.

³ Donald L. Reid, Roger Guy Webser, and Hubert H. Wright IV, *Cambridge, Past & Present*. Norfolk and Virginia Beach, Va: The Donning Company.

⁴ Dorchester County Land Record, PLC 306/65, Dorchester County Courthouse.

Maryland Historical Trust Maryland Inventory of Historic Properties Form

Inventory No. D-196

Name Richardson Maritime Museum
Continuation Sheet

Number 8 Page 2

Richardson Maritime Museum
(Dorchester National Bnnk)
401 High Street

CHAIN-OF-TITLE

PLC 306/65 Nationsbank (Successor to Maryland National Bank)

to

6.6.1994 James B. Richardson Foundation

Three lots

Lot No. 1

The Maryland National Bank came into ownership of the said land and property by virtue of mergers with and between the Dorchester National Bank with the Eastern Shore Trust Company in August 1919, the changing of the name to County Trust Company of Maryland in 1933 and the merger of that corporation in 1941 with the Baltimore National Bank to become Maryland National Bank and as of April 29, 1994, by a merger Maryland National Bank was merged into Nationsbank

CL 12/603 Andrew J. Foble, et al

to

7.18.1889 Dorchester National Bank

All that dwelling house and lot of land situated on the Northwest side of High Street and at the corner of High and Locust Streets in said Town of Cambridge, in the County of Dorchester....opposite the residence of Edward W. LeCompte and diagonally across the said High Street from the from the Masonic Temple....

Maryland Historical Trust
Maryland Inventory of
Historic Properties Form

Inventory No. D-196

Name Richardson Maritime Museum
Continuation Sheet

Number 8 Page 3

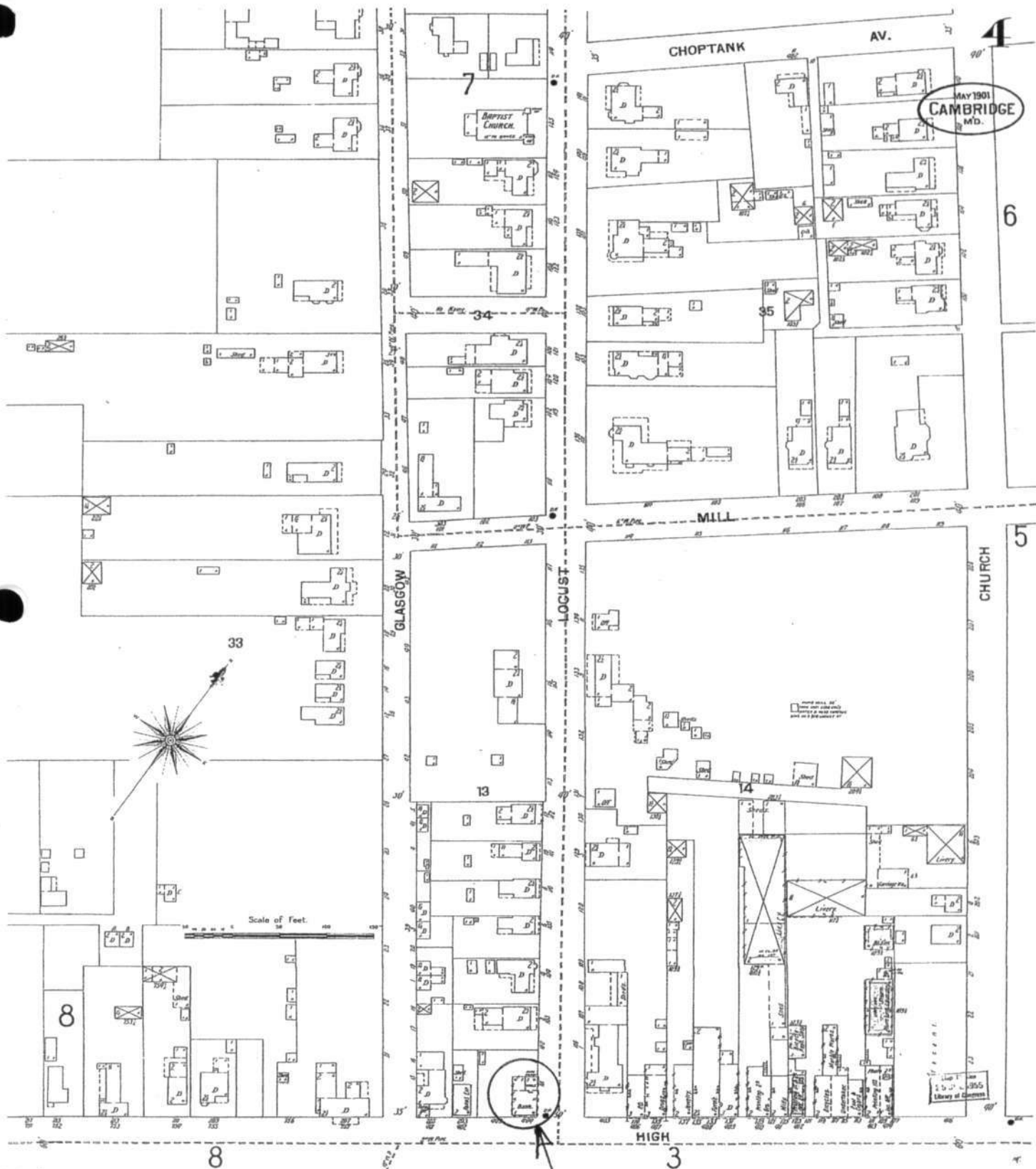
CL 12/467-469

David Straughn and wife and others

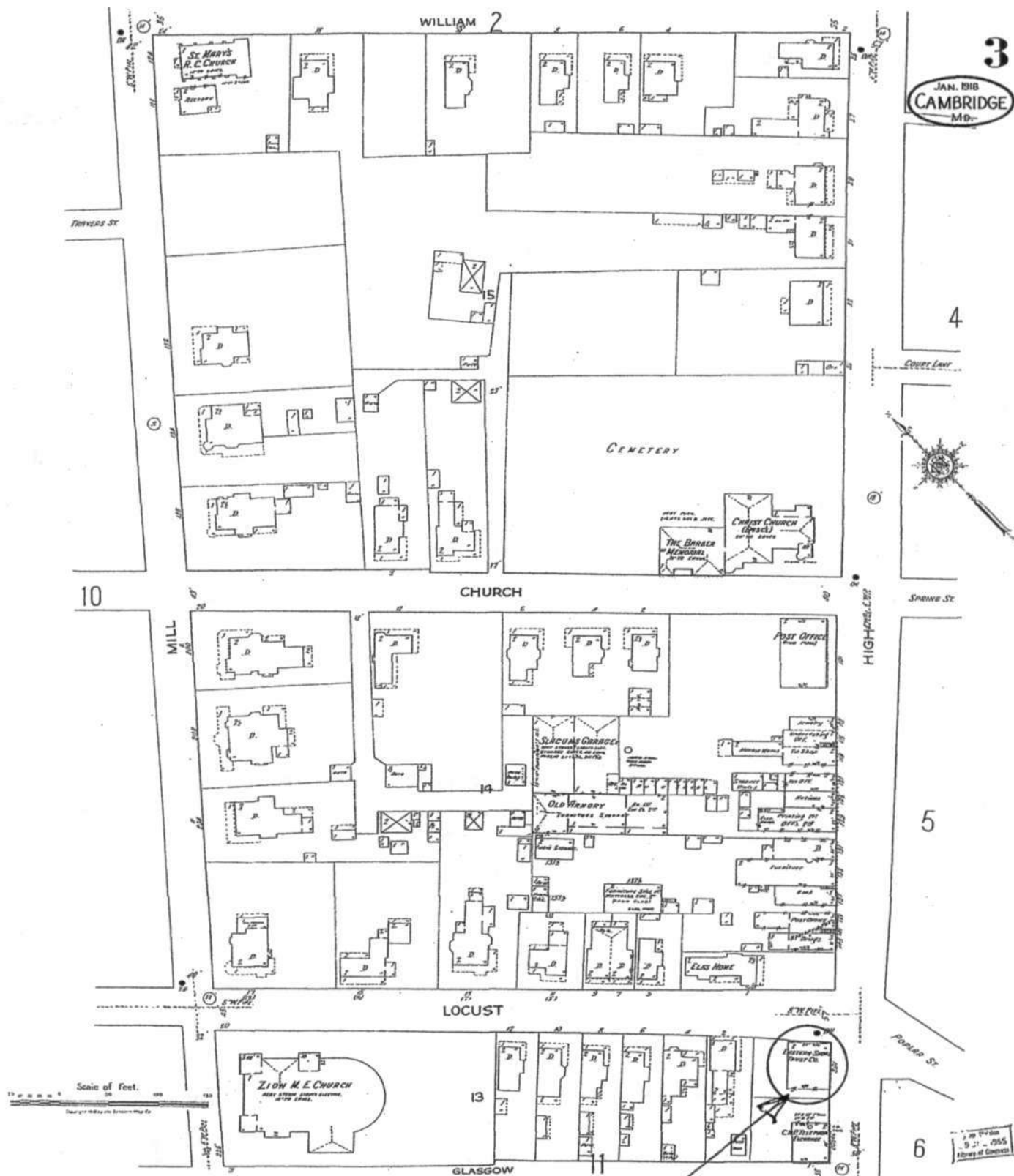
to

6.4.1889

Andrew J. Foble and Daniel M. Henry



D-196, Richardson Maritime Museum
 401 High Street
 Sanborn Insurance Map, 1901



D-196, Richardson Maritime Museum
401 High Street
Sanborn Insurance Map, 1918

21

20

21

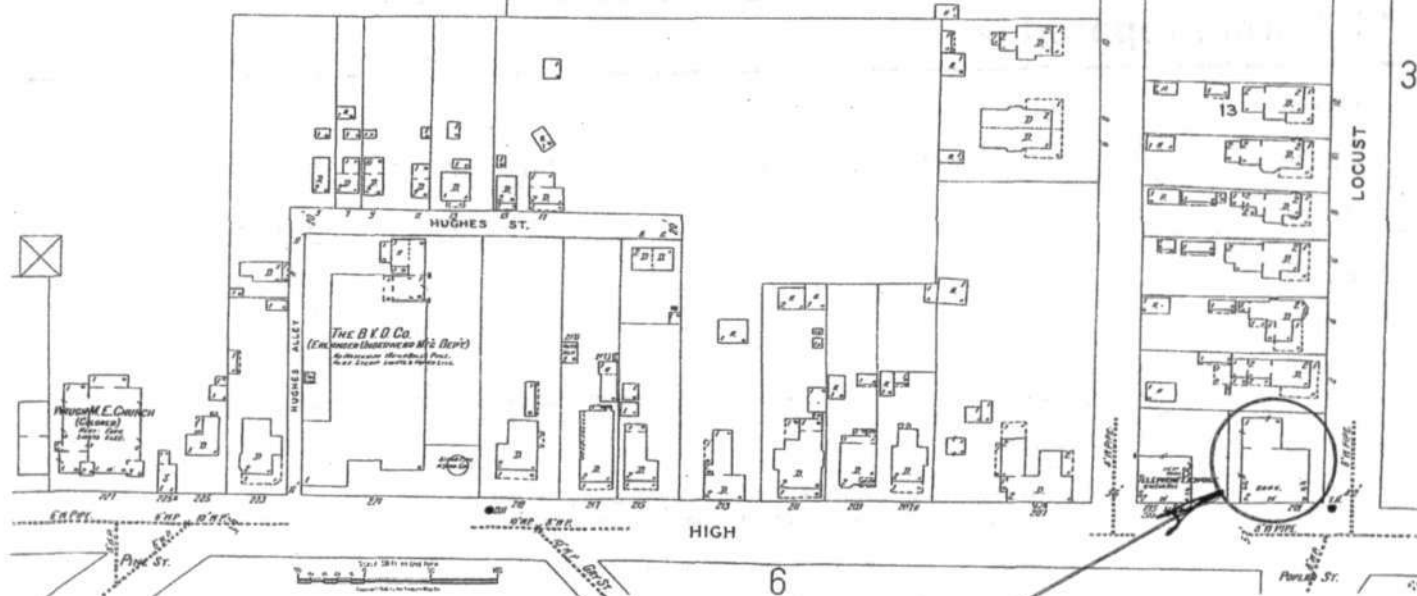
JAN. 1930
CAMBRIDGE
MD.

19

22

33

3



D-196, Richardson Maritime Museum
401 High Street
Sanborn Insurance Map, 1930

9. Major Bibliographical References

Inventory No. D-196

Dorchester County Land Records, various volumes, Dorchester County Courthouse.

Reid, Donald L., Roger Guy Webster, and Hubert H. Wright IV, *Cambridge, Past & Present*. Norfolk and Virginia Beach, Va.: The Donning Company.

Sanborn Insurance Maps, various issues, Library of Congress.

10. Geographical Data

Acreage of surveyed property 12,654 square feet
Acreage of historical setting 12,654 square feet
Quadrangle name Cambridge, Md 1988

Quadrangle scale: 1:24,000

Verbal boundary description and justification

The metes and bounds of this surveyed property are coincidental with the current boundary of the lot.

11. Form Prepared by

name/title	Paul B. Touart, Architectural Historian		
organization	Chesapeake Country Heritage & Preservation	date	9/16/07
street & number	P. O. Box 5	telephone	410-651-1094
city or town	Westover	state	Maryland 21871

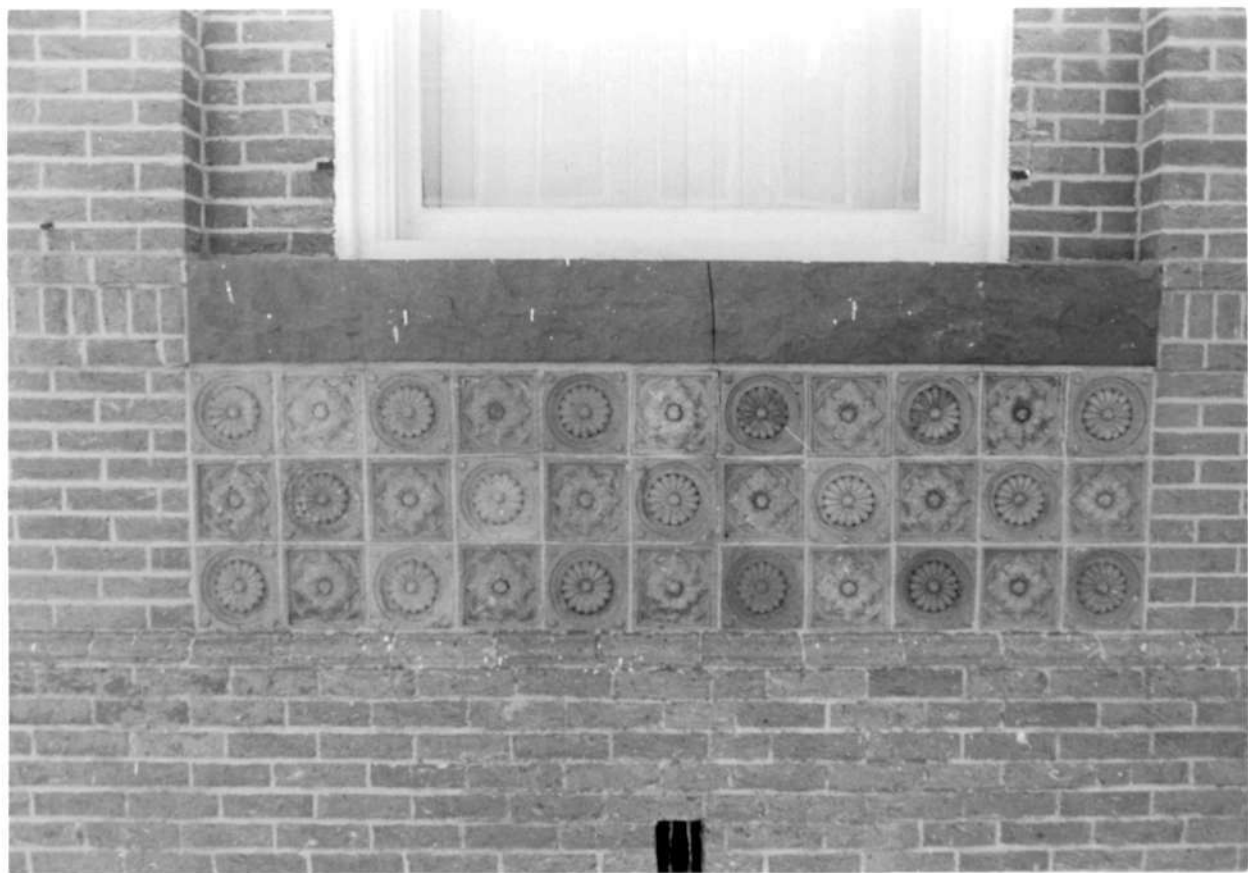
The Maryland Inventory of Historic Properties was officially created by an Act of the Maryland Legislature to be found in the Annotated Code of Maryland, Article 41, Section 181 KA, 1974 supplement.

The survey and inventory are being prepared for information and record purposes only and do not constitute any infringement of individual property rights.

return to: Maryland Historical Trust
DHCD/DHCP
100 Community Place
Crownsville, MD 21032-2023
410-514-7600



D-196,
Richardson Maritime Museum
Cambridge, Dorchester Co., ME.
Southeast Elevation
9/07, Paul Touart, Photogrammetric
Net./ and Historical Trust



D-196

RICHMOND MARITIME MUSEUM
CAMBRIDGE, DORCHESTER CO., MD.

NORTHEAST ELEVATION - TERRA COTTA PLATE.

9/07, PAUL TOWNSET, PHOTOGRAPHIC
MATERIAL, HISTORICAL TRUST



D-196

RICHARDSON MARITIME MUSEUM
CAMBRIDGE, DORCHESTER CO. MD

WE ELWATON

9/07, PAUL TOWART, PITTSBURGH

WEL/MD HISTORICAL TRUST

MARYLAND NATIONAL BANK - 401 HIGH STREET

This bank was enlarged, rebuilt, and "modernized" to its present appearance in 1908 by Cambridge architect J. Benjamin Brown. A rectangular two story brick structure, it combines classical details with elements of the Romanesque Revival style. The window and door openings on the first story are all spanned by stone arches with molded ornamentation above. In the second story center, five fluted ionic columns, in front of recessed windows, support a pediment with ornamentation.

Easement
MARYLAND HISTORICAL TRUST

D-196
1001964712

INVENTORY FORM FOR STATE HISTORIC SITES SURVEY

1 NAME

HISTORIC

AND/OR COMMON

Maryland National Bank

2 LOCATION

STREET & NUMBER

401 High Street

CITY, TOWN

Cambridge

CONGRESSIONAL DISTRICT

1

STATE

Maryland

COUNTY

Dorchester

3 CLASSIFICATION

CATEGORY

☐ DISTRICT
☒ BUILDING(S)
☐ STRUCTURE
☐ SITE
☐ OBJECT

OWNERSHIP

☐ PUBLIC
☒ PRIVATE

☐ BOTH

PUBLIC ACQUISITION

☐ IN PROCESS
☐ BEING CONSIDERED

STATUS

☒ OCCUPIED
☐ UNOCCUPIED
☐ WORK IN PROGRESS
ACCESSIBLE
☒ YES: RESTRICTED
☐ YES: UNRESTRICTED
☐ NO

PRESENT USE

☐ AGRICULTURE ☐ MUSEUM
☒ COMMERCIAL ☐ PARK
☐ EDUCATIONAL ☐ PRIVATE RESIDENCE
☐ ENTERTAINMENT ☐ RELIGIOUS
☐ GOVERNMENT ☐ SCIENTIFIC
☐ INDUSTRIAL ☐ TRANSPORTATION
☐ MILITARY ☐ OTHER

4 OWNER OF PROPERTY

NAME

Maryland National Bank

Telephone #:

STREET & NUMBER

CITY, TOWN

VICINITY OF

STATE, zip code

5 LOCATION OF LEGAL DESCRIPTION

COURTHOUSE,
REGISTRY OF DEEDS, ETC.

Dorchester County Courthouse

STREET & NUMBER

206 High Street

CITY, TOWN

Cambridge

STATE

Maryland 21613

6 REPRESENTATION IN EXISTING SURVEYS

TITLE

DATE

☐ FEDERAL ☐ STATE ☐ COUNTY ☐ LOCAL

DEPOSITORY FOR
SURVEY RECORDS

CITY, TOWN

STATE

7 DESCRIPTION

D-196

CONDITION**CHECK ONE****CHECK ONE**☐ EXCELLENT☐ DETERIORATED☐ UNALTERED☒ ORIGINAL SITE☒ GOOD☐ RUINS☒ ALTERED☐ MOVED DATE _____☐ FAIR☐ UNEXPOSED

DESCRIBE THE PRESENT AND ORIGINAL (IF KNOWN) PHYSICAL APPEARANCE

This building was enlarged, rebuilt and "modernized" to its present appearance in 1908 by Cambridge architect J. Benjamin Brown. A two story brick structure, it combines classical details with elements of the Romanesque revival style. The projecting cornice is ornamented with modillions and dentils. Between the second and first story is another cornice, also with modillions and dentils. There are five round arched openings on the first story front facade. The door is in the center and is flanked by pilasters. On either side of the door is a large round arched window and a smaller narrow one in the end bay. The arches are made of stone, having molded ornamentation above, and there are stone sills below the windows. Around the base of the building is a molded water table. In the center of the second story, is a row of four recessed rectangular windows. A series of five fluted ionic columns, in front of the recessed windows, support a pediment with ornamentation. In the end bays of the second story are round arched windows.

CONTINUE ON SEPARATE SHEET IF NECESSARY

PERIOD

AREAS OF SIGNIFICANCE -- CHECK AND JUSTIFY BELOW

<input type="checkbox"/> PREHISTORIC	<input type="checkbox"/> ARCHEOLOGY-PREHISTORIC	<input checked="" type="checkbox"/> COMMUNITY PLANNING	<input type="checkbox"/> LANDSCAPE ARCHITECTURE	<input type="checkbox"/> RELIGION
<input type="checkbox"/> 1400-1499	<input type="checkbox"/> ARCHEOLOGY-HISTORIC	<input type="checkbox"/> CONSERVATION	<input type="checkbox"/> LAW	<input type="checkbox"/> SCIENCE
<input type="checkbox"/> 1500-1599	<input type="checkbox"/> AGRICULTURE	<input type="checkbox"/> ECONOMICS	<input type="checkbox"/> LITERATURE	<input type="checkbox"/> SCULPTURE
<input type="checkbox"/> 1600-1699	<input checked="" type="checkbox"/> ARCHITECTURE	<input type="checkbox"/> EDUCATION	<input type="checkbox"/> MILITARY	<input type="checkbox"/> SOCIAL/HUMANITARIAN
<input type="checkbox"/> 1700-1799	<input type="checkbox"/> ART	<input type="checkbox"/> ENGINEERING	<input type="checkbox"/> MUSIC	<input type="checkbox"/> THEATER
<input checked="" type="checkbox"/> 1800-1899	<input type="checkbox"/> COMMERCE	<input type="checkbox"/> EXPLORATION/SETTLEMENT	<input type="checkbox"/> PHILOSOPHY	<input type="checkbox"/> TRANSPORTATION
<input checked="" type="checkbox"/> 1900-	<input type="checkbox"/> COMMUNICATIONS	<input type="checkbox"/> INDUSTRY	<input type="checkbox"/> POLITICS/GOVERNMENT	<input type="checkbox"/> OTHER (SPECIFY)
		<input type="checkbox"/> INVENTION		

SPECIFIC DATES Renovated in 1908

BUILDER/ARCHITECT

STATEMENT OF SIGNIFICANCE

This building is an example of early 20th century architecture which reflects the classical and Romanesque revival influences that were popular in the 19th century. It was built by J. Benjamin Brown, a Cambridge architect, who built many of this town's finest buildings of the late 19th and early 20th century. Elaborately detailed and unaltered since its renovation in 1908, this is one of the more noteworthy commercial structures in Cambridge from an architectural viewpoint.

9 MAJOR BIBLIOGRAPHICAL REFERENCES

Daily Record, Christmas Edition 1908

CONTINUE ON SEPARATE SHEET IF NECESSARY

10 GEOGRAPHICAL DATA

ACREAGE OF NOMINATED PROPERTY _____

VERBAL BOUNDARY DESCRIPTION

LIST ALL STATES AND COUNTIES FOR PROPERTIES OVERLAPPING STATE OR COUNTY BOUNDARIES

STATE

COUNTY

STATE

COUNTY

11 FORM PREPARED BY

NAME / TITLE

Catherine L. Moore

ORGANIZATION

DATE

11/30/75

STREET & NUMBER

TELEPHONE

Route 3, Box 32

CITY OR TOWN

STATE

Cambridge

Maryland

The Maryland Historic Sites Inventory was officially created by an Act of the Maryland Legislature, to be found in the Annotated Code of Maryland, Article 41, Section 181 KA, 1974 Supplement.

The Survey and Inventory are being prepared for information and record purposes only and do not constitute any infringement of individual property rights.

RETURN TO: Maryland Historical Trust
The Shaw House, 21 State Circle
Annapolis, Maryland 21401
(301) 267-1438

The first story of this building, built in 1889, is the oldest bank now standing in Cambridge, it was originally the headquarters of the Dorchester National Bank, chartered that same year. Its first president was former Governor Henry Lloyd (see 701 Locust Street). The bank was of ten referred to as "Governor Lloyd's bank." In 1908, the building was enlarged by the addition of the second story, completed by J. Benjamin Brown, a prominent local architect of the late nineteenth and early twentieth centuries. Brown may have designed the original building, as it is similar to the National Bank of Cambridge that he did design in 1892. The first floor of the bank is in Romanesque Revival style, while the upper story is in the style of Greek Revival.

In 1915, Dorchester National Bank merged with the Eastern Shore Trust Company, taking the latter name. This building served as the head office. In 1933, the bank changed its name to County Trust Company of Maryland, which merged with Baltimore National Bank in 1963, to form Maryland National Bank.

This bank is one of several late nineteenth century commercial structures that stand on this portion of High Street and that add to the architectural beauty of the area.

Sources:

Dorchester County Courthouse, Cambridge, Maryland.

Land Records.

Interview, Russel Justis, Assistant Vice-President, Maryland National Bank, 401 High Street, Cambridge, Maryland.

Cambridge Record. Christmas Number. Historical and Industrial...1908.
p. 19.

Portrait and Biographical Record of the Eastern Shore of Maryland,
New York and Chicago: Chapman Publishing Co., 1898, p. 125-126.

COUNTY

TOWN Cambridge

VICINITY

STREET NO. High & Locust Streets

ORIGINAL OWNER

ORIGINAL USE

PRESENT OWNER

PRESENT USE

WALL CONSTRUCTION

NO. OF STORIES

2. NAME

Maryland National Bank

DATE OR PERIOD

STYLE

ARCHITECT

BUILDER

3. FOR LIBRARY OF CONGRESS USE

4. NOTABLE FEATURES, HISTORICAL SIGNIFICANCE AND DESCRIPTION

OPEN TO PUBLIC

The Maryland National Bank, Cambridge is a two story, three bay long, brick structure which has elements of Romanesque and Neo Classical Revival styles. The first story facade has three openings each with bold stone semicircular arches with small forms in the spandrels. The central opening is the door; at street level, which is a modern glass unit. Flanking the aforesaid openings are smaller windows which lack the detail of the larger ones. A full cornice, the same as the main cornice, with modillions and dentils, separates the two stories. A small scale classical pedimented temple occupies the center of the second story, flanked by simple romaneseque windows. The side of the structure is similar, but lacks the monumentality of the main facade.

5. PHYSICAL CONDITION OF STRUCTURE

Endangered

Interior

Exterior



6. LOCATION MAP (Plan Optional)

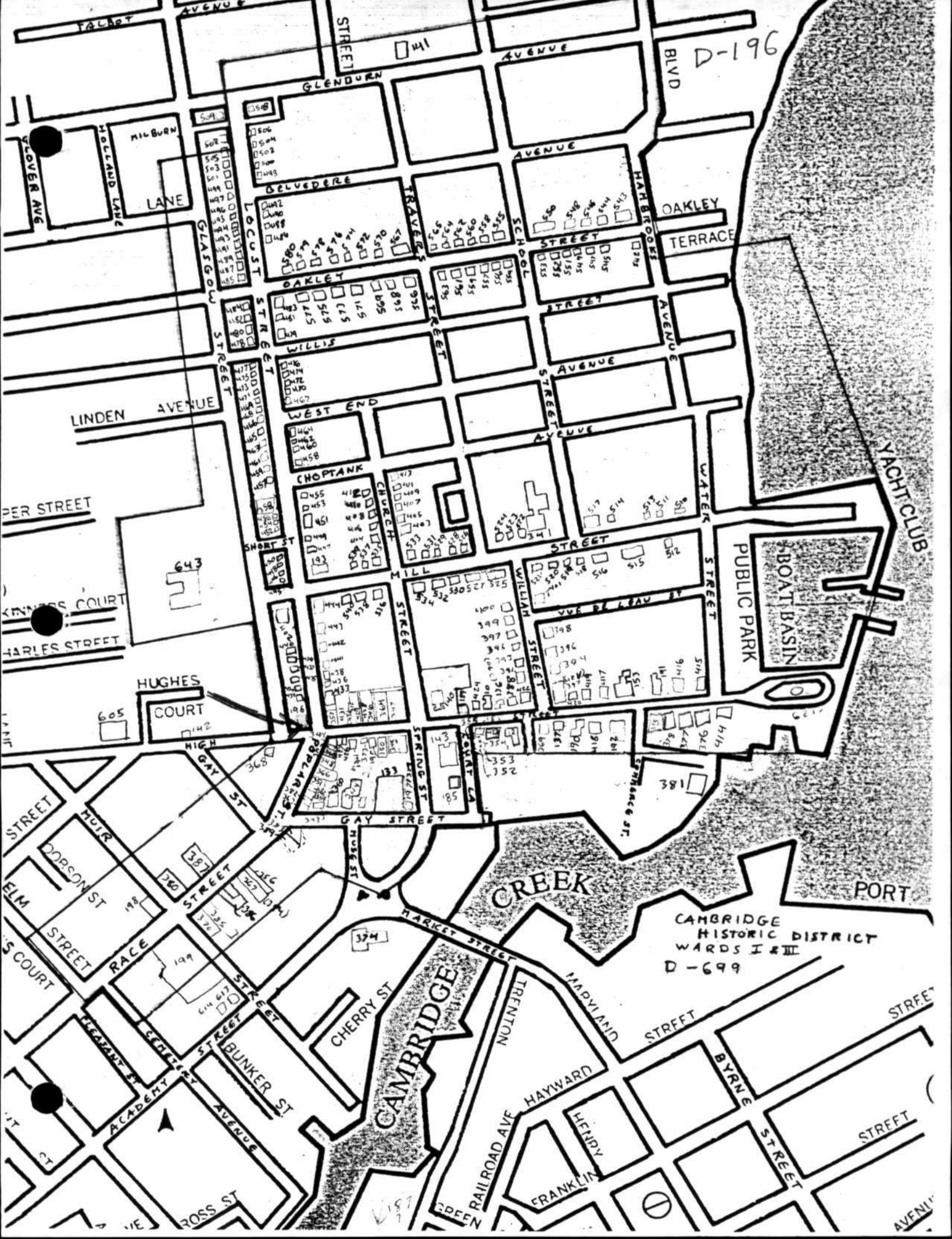
7. PHOTOGRAPH

8. PUBLISHED SOURCES (Author, Title, Pages)

INTERVIEWS, RECORDS, PHOTOS, ETC.

9. NAME, ADDRESS AND TITLE OF RECORDER

Michael O. Bourne, Field Surveyor
Maryland Historical Trust
2525 Riva Road
Annapolis, Md. 21401
DATE OF RECORD



D-196

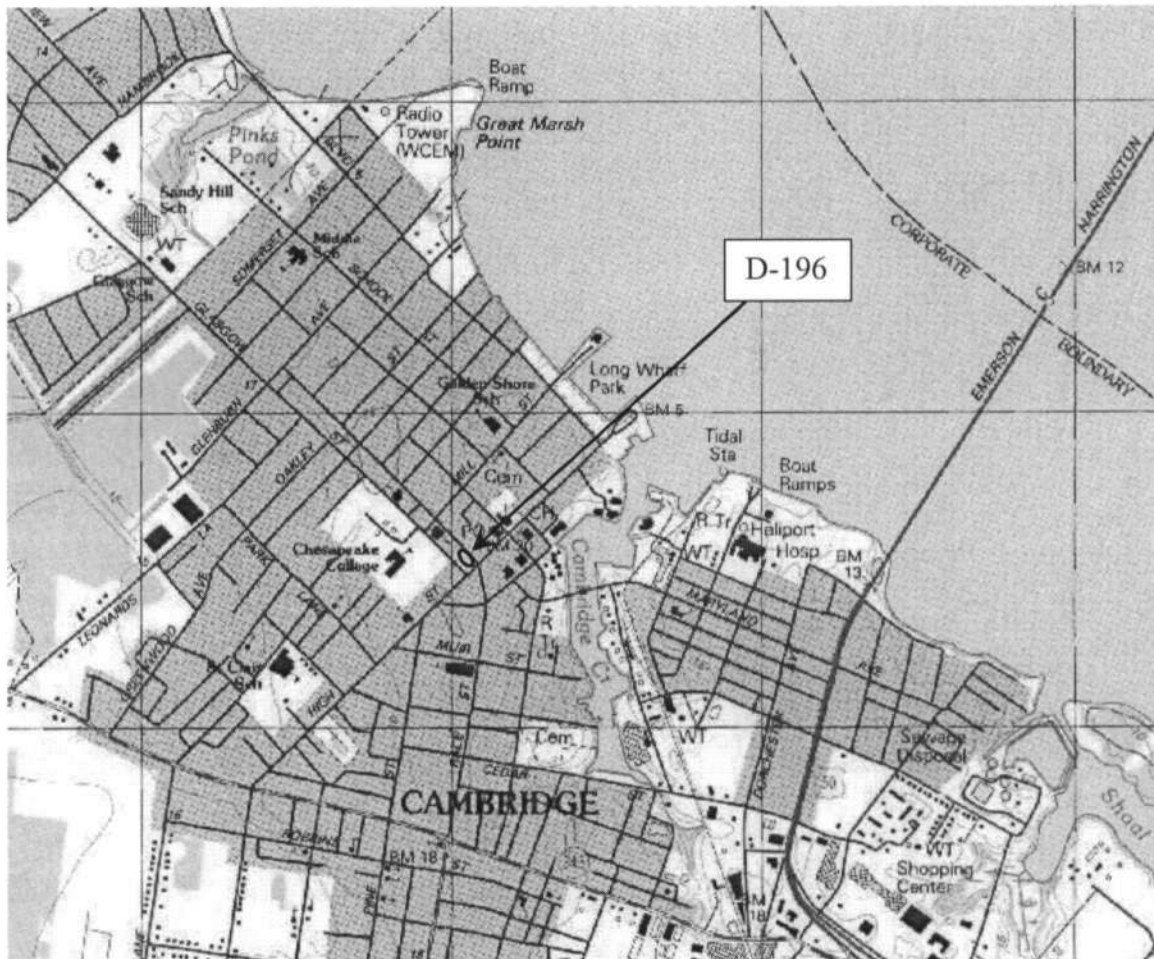
Richardson Maritime Museum (Maryland National Bank)

401 High St.

Cambridge

Cambridge Quad.

Dorchester Co.





401 HIGH ST, CAMBRIDGE, MD. (EAST FACADE) - C.L. MOORE, #76

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63%